

EXHIBIT A

June 6, 2019

Your honor,

My name is Shirley Brown. I have known Steven for almost 45 years and have been married to him for almost 44. I fell in love with him because he was the kindest, most loving, considerate, non-judgmental, polite, smart, and funny man I had ever meet.

Steven came from a working-class family. His father was a gambler, and although he worked very hard and was a wonderful man in many respects, the compulsion to gamble was part of who Steven's father was. In order to take care of the family financially, Steven's mother had to go to work. Very few mothers worked in the 50's and 60's, and Steven hated his mother working. She left early in the morning and came home late. His sister, who was three years older, raised him.

The lessons he learned from his childhood was he would never gamble. He wanted to work hard and become successful and give his family what he never had. He also developed the need to help the under-dog and the less fortunate.

Steven enjoyed having me home taking care of his children especially when they were very young. Our son was very sick and had epilepsy and it made it more difficult to be engaged in work out of the home.

My husband like all of us is flawed. His biggest flaw is his heart. He wanted to take care of everyone. He built homes for habitat for humanity, worked at the soup kitchen, worked as an usher at our temple, supported Jewish charities and the epilepsy foundation. He took his friends with H.I.V to the doctor and cared for them. Steven had compassion for the homeless and hapless people that would venture into his circle of business and would employ someone because they were in need, even if they lacked competitive skills for the position. He hired the painter who couldn't pain anymore because of a bad back as the company book keeper, and so on and so on.

Despite his flaws, without him I would be lost. Steven was the first person in my life who made me feel like I was capable of doing what I set my mind to. I owe him everything, and to explain why, I need to provide background on my own upbringing.

I grew up in an abusive home. My mother was emotionally abusive, and my two brothers physically abused me. By the time I was a teenager, I suffered from low self-esteem, convinced that I could never do anything of value. I didn't value myself, but I put on a façade that to try and be tougher than I really was. Steven was my cheerleader. He gave me confidence to do something with myself. He made me feel that what I said had value, that I had value. I would never have even tried to get a real estate agent's license, let alone the much more difficult broker's license, but I did both with his support. As I said before, I owe him everything and I am committed to him for both the good times and the bad.

For us, this is a bad time. Steven is ashamed of what he did and feels compelled to make it right. I am here to support him and will do everything in my power to help, but I am almost a 70 year-old woman who doesn't have penny of savings. Even with the income I earn now that I have my broker's license, I cannot make ends meet financially without Steven.

If Steven goes into custody for more than 30 days, I will lose two sources of income that I rely on to survive: Steven's social security benefit and Steven's income as a property maintenance supervisor for BPM. Steven's monthly social security benefit is \$2,200, and I have learned that Steven's benefit money will not be distributed to me if he is incarcerated for more than 30 days. Steven also pays our rent and monthly living expenses from the income he earns through BPM. Although I am committed to do everything I can to help my husband through these hard times, I am physically unable to do the property maintenance work that Steven does for BPM, even if I had his 40 years of experience. I have stenosis, which causes excruciating pain in my back and legs, for which I receive epidural shots. On an average day, Steven visits 5 to 10 properties to address their needs and I could never walk that far or climb that many stairs to keep up with the property maintenance contracts.

As Steven's spouse, I receive \$1050 a month in social security. Although my social security benefit will continue to be distributed if Steven is in custody for more than 30 days, I cannot live on my social security and my own income alone. As a real estate agent and broker, my income varies from year to year, but on average I earn no more than \$1,000 a month. Much

of my business are referrals from Steven's clients, so without him I would make even less money. We have downsized our lives as much as possible, including by selling our home, moving into a small apartment and eliminating all non-essential expenses, but even with those reductions our monthly budget is \$ 8,500. Without Steven's income, I will not be able to continue living independently and there is no viable alternative with family to put a roof over my head.

I know the criminal justice system demands that a person to pay for their crime, but Steven has paid over and over for his terrible mistakes. Our son was lost, and now Steven has lost his home, his broker's license and business, his pride and most of all, the inability to care for his wife and his family. That is his most painful punishment. My husband has done so much for so many and I know that he will not rest until he repays everything he took. I am here by his side, through these hard times, committed to supporting him to make this right. But we cannot do it if he is imprisoned. Please allow us to continue making restitution and to remain together in these late years of our life.

Sincerely,

A handwritten signature in cursive script, appearing to read "Shirley Brown".

Shirley Brown

(650) 483-3777

EXHIBIT B



December 21, 2018

To Whom It May Concern,

I have known Steven Brown and his family for the 24 years that I have served as Rabbi at Congregation Beth Jacob in Redwood City. During that time, I officiated at a variety of life cycle events for his family, including the tragic funeral of his son David in 2003. I have walked through joy and grief together with his family and gotten to know Steve well. He is a kind and good man.

The Steve Brown I know is dissonant from the man guilty of the crimes he confesses to committing. Even though I have now learned about his crimes, I am able to say with firm belief that Steve's kindness and goodness is genuine and real. His care for people in our community has been displayed numerous times – often a quiet moment of presence and support for someone who has experienced a loss. His concern for others is deeply felt and part of his essence.

While not excusing his crimes, I believe that the context of grief and loss in the aftermath of David's death contributed to the wrong decisions he made. Although he grieved and sought counseling, the fog that accompanies the loss of child clouded his decision making. In exploring his behavior, it is clear to me that his criminal actions only began in the aftermath of David's death and were in some way related to the pain that Steve carried after the loss of his son.

A piece of the work I will continue to do with Steve is understanding why he made these mistakes and taking responsibility (including making restitution) for the wrong he has done. Steve has been very open with me and is genuinely seeking to understand and change. He sees aspects in his personality that contributed to his mistakes and wants to work through those issues. I believe his desire to confront his actions and take full responsibility is real.

As sentencing is being decided upon, I would ask that his overall behavior, in the context of his loss, be considered, along with his true remorse and desire to take full responsibility.

Sincerely,

A handwritten signature in cursive script, reading "Rabbi Nat Ezray", is positioned below the word "Sincerely,".

Rabbi Nat Ezray

EXHIBIT C

March 20, 2019

To Whom it May Concern,

This letter is about our very good friend, Steven Brown. The Browns, Shirley and Steven, have been our friends for over 33 years. We met them in San Mateo at a Baywood Elementary School Valentines Day dance in 1986 and have been friends since. Our families grew up together and we shared many birthdays, holidays, family gatherings and celebrations together throughout the past years. We have known the Browns to always be honest, kind, charitable and upstanding pillars of the community. For example, they were instrumental when joining with a group of local families, in starting the Ronald C. Wornick Jewish Day School in 1987 when they found a void in a Jewish educational path that they wanted for their children. The school continues to thrive today and is a source of pride in our Bay Area Peninsula community.

The Browns are wonderful parents who loved their son David and his sister Rebecca. David was the light of the family, always the jokester with the widest smile on his face that you could imagine. In 2003 when David was 20 years old, the Browns suffered a horrible tragedy. Steven found that his son had died from an epileptic seizure in the middle of the night when he went in to kiss him goodbye that morning. No parent should have to lose their child before they themselves pass. This heartbreak that the Brown family suffered changed not only their family dynamics but the joy that they had as a complete family no longer existed. At that moment, the light in Steven's eyes dimmed and his laughter ceased for quite a long time. Although Shirley and Steven tried their best to remain strong and close as a loving family for Rebecca, it was obvious that their lives had been changed so drastically and would never be the same.

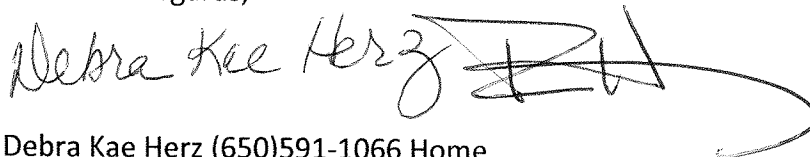
We also have a daughter Jessica and son, Jordan, who were close with the Brown children. *Jordan and David were very good friends and Jordan being younger always looked up to David as a big brother.* We felt the tremendous loss of David in our family and we saw it in our community. As the Browns mourned for 7 days there were literally hundreds of people in and out of their home daily sharing in their grieving. People that didn't even know them, but recognized what a loving, giving family Shirley and Steven were through their involvement in school and synagogue events, arrived nightly for religious services and brought food, flowers and tears.

More recently, Steven came to our home to tell us about his criminal case. We were shocked and saddened. He explained the indictment for wire fraud. We couldn't believe it at first because we have known Steven for so many years and only had known him to be kind, honest and considerate. The only way we can make sense of Steven's mistakes is that they came out of the darkness he experienced with his son's death. Steven desired nothing more than to provide for his family and give them security for their future, and he never recovered from the loss of David.

Since we learned about Steven's criminal case, we've been remembering all the good things that Steven did for our son Jordan who is now 33 years old. When Jordan was a teenager, he began associating with other kids that weren't a good influence. We became concerned as parents that Jordan was heading down a path that could lead to him into serious trouble. Steven took the time to talk to Jordan and help to steer him down a path that was healthier and productive. He did not want him to get into trouble and helped him to get back on track by motivating Jordan and giving Jordan an additional positive adult role model to look up to besides his parents. Jordan admired Steven and responded well to Steven's interest in his situation and he went on to play high school football and graduate in 2004. Later, when Jordan was having difficulty securing a job, Steven even hired him and found work for him to do in his office while Jordan was deciding a career path. This is just a small example of Steven's personality, which is one of caring and concern for others.

We understand that Steven's crime is serious, and that his sentencing could be harsh. We sincerely hope that Steven is not sent away, because we are very concerned for Shirley's well being if that were to happen. They are such a close and loving couple who have relied on each other for almost 45 years. It is so difficult to imagine what a hardship this will be for Shirley and how she will be able to fend for herself without Steven. As a couple who have been married for over 41 years, we know we are fortunate to be together and feel that same closeness with the Browns.

With Best Regards,

A handwritten signature in black ink that reads "Debra Kae Herz". The signature is written in a cursive style with a long, sweeping horizontal line extending to the right from the end of the name.

Debra Kae Herz (650)591-1066 Home
Ronald Frank Herz (650) 430-5897 Work

EXHIBIT D

PHILIP E. WOLFSON, MD

25 TAMALPAIS AVENUE, SUITE D
SAN ANSELMO, CALIFORNIA 94961
415 550-1700
415 721-0895 fax
email: wolfy@wolfy.com
www.philwolfsonmd.com
CA—G33570

June 17, 2019

Joanna Sheridan
J.P. Sheridan Law
601 Montgomery Street, Suite 850
San Francisco, CA 94111

Re: Steven Brown
DOB: 10/19/1949

In the Matter of Steven Brown:

I am a psychiatrist/psychotherapist practicing in the Bay Area since 1977. A resume is available on request.

Steve Brown first sought my aid shortly after the sudden and catastrophic death of his son David, this in September of 2003. I had also lost a son, Noah, and Steve was aware of this and that I provide bereavement counselling. The loss of David has marked Steve since its occurrence and remains a central issue in his life and struggles. After an intensive period of therapy, I have continued treatment of Steve over these many years on an intermittent but continual basis. I have provided anti-depressant medication throughout his care and he continues to depend on this for his well-being. His diagnoses have been Major Depression, in remission now for many years and Dysthymia—continuing.

Steve has struggled since his loss to provide for the financial well-being of his wife and now grown daughter. I have been aware of his moving funds about to keep his various accounts functional, and this at times without informing his clients. I have cautioned him and advised his taking steps for recovery before the disaster that has befallen him. I encouraged him to reduce staff and overhead, but he never completed restitution much as he tried. I am clear that he was

always committed to paying back funds and made strenuous attempts to do so. It was not his morality that was in error—there was always a determined sense of obligation—but rather the lack of success of his financial efforts. His anxiety about this has been ever present and severe.

In summary, I have regarded Steve's behavior as mistaken, desperate, and ill advised, but not arising from criminal intent. His own financial status has deteriorated throughout and he and his wife lost their house before he was charged. He has survived but not profited.

Very truly yours,

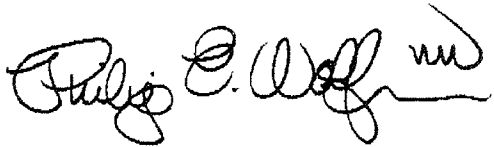
A handwritten signature in black ink, appearing to read "Philip E. Wolf". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

EXHIBIT E

LEE L. POLLAK

Licensed Clinical Social Worker

License #LCS 16360

Ms. Joanna Sheridan
601 Montgomery Street, Suite 850
San Francisco, CA. 94111

February 5, 2019

Dear Joanna Sheridan,

I am a Licensed Clinical Social Worker, working in Private Practice (and with local Agencies) since 1974. Shirley Brown first came to see me, with her husband, Steven, to deal with their acute grief following the sudden and unexpected death of their young adult son. As I later learned, Steven was at that point, as always, the motivating factor and support in finding resources and ways to help Shirley deal with anxiety and depression, and chaotic emotional states.

Steven was himself dealing with intense grief, but was clearly motivated to be a support and help to his grieving wife. It's clear that his presence was, and is a stabilizing influence on Shirley – helping her manage her sometimes crippling anxiety, as well as her sporadic depressed mood states. In fact, it's abundantly clear that Steven is a key factor in helping his wife find strength in feelings of self worth and self esteem. I see him as a major factor in Shirley's ability to move beyond difficult issues that have arisen in her adult life, as well as from the debilitating aspects of the extreme emotional abuse that she suffered as a child at the hands of her older brothers, and her parents. We explored these issues intensely in therapy, and, with Steven's support, were able to help Shirley to move beyond the depression and anxiety that had plagued her for so long.

In the time we have worked together therapeutically, Shirley has worked through her many stages of mourning, and, with therapeutic insight and with her husband's constant presence and support has found the courage and strength to transition into a successful career, to make several residential moves, deal with the death of a beloved dog, care for her Mother until her death, take responsibility for her mentally ill brother in Florida, handle her daughter's marriage complications and move to another State, and move into grandparenthood with birth of a Grandson. Through it all, we have worked together in therapy to sort out these issues, and to learn to manage them in a forward moving manner. Shirley has struggled a lot, but has found - very much with Steven's help - the resilience and the strength to handle it all, and to remain strong.

Through much of recent times has hung the shadow of her husband's legal status – which, at this moment, seems to be leading to some of the most difficult issues she is facing, and some of the most seemingly unmanageable crises in her life. She is frankly, overwhelmed, concerned – and rightfully so – about the challenge of surviving financially without Steven, finding a living space that she can afford, dealing with the parts of her life that require responsibility and resilience, and managing the myriad things with which her life is involved. To her, at this point in time, facing all of this without Steven seems impossible and frightening.

I cannot, of course, attest to Steven's legal case, but I do seriously confirm that incarceration for him will devastate the life that he and Shirley are trying so hard to maintain, and will devastate Shirley.

Shirley sees her world as falling apart. We have worked hard in therapy to help her maintain some emotional stability as the worry and concerns have risen. Shirley feels extraordinarily isolated, and that there is no-one she can rely on for financial or emotional support. She fears the loss of friends, the loss of her home, and the loss of financial security. Steven has been the one to support her emotionally and financially throughout their marriage, and facing his absence, under such extreme circumstances, is forcing Shirley into the most hopeless and helpless stance I ever experienced with her. Her current anxiety is extreme, as is her depressed state, and the task of keeping it all together is frightening and overwhelming.

As her therapist, I am deeply worried, and concerned that, with the loss of Steven by her side, Shirley will become more anxious, more depressed, more helpless, hopeless, and even suicidal.

This, I would think, is not a goal of the Criminal Justice System for anyone – particularly for a couple so connected to each other, and so solidly working together to rectify past wrongs, and for a couple as hardworking, and as motivated toward repairing past transgressions as this one is.

I sincerely hope the Court will take these issues into consideration.

Sincerely,

A handwritten signature in cursive script, reading "Lee L. Pollak". The signature is written in dark ink and is positioned below the word "Sincerely,".

Lee L. Pollak, Licensed Clinical Social Worker (LPS 16360)

EXHIBIT F

December 17, 2018

Joanna P. Sheridan
Partner - Rappaport and Sheridan
260 California Street
Suite 1002
San Francisco, CA. 94111

To Whom It May Concern,

My name is Kenneth Birke and I am the brother-in-law of Steven Brown. I worked in the banking industry for 42 years. My last employment was with TD Bank. I was a Vice President in the Cash Management Sales Department. I am currently retired. My contact number is 917-456-6301.

My relationship with Steven goes back many years. I first met Steven in 1958 when I was 11 years old. We developed a very close relationship all those years ago and remain close today. Steven was always a very caring person and known to be honest. He was also very close to his family.

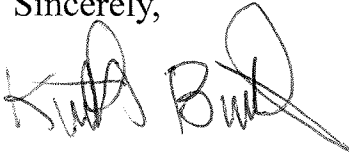
As the years moved on, Steven went to college and I went into the USAF. Steven married his loving girlfriend Shirley and eventually moved out to California. He got his career established in a Property Management business. Steven's personality was so helpful to the growth of his business. Customers became very loyal to him. He always provided superior service to his customers. As his business grew, however, I think that his staff may have become too large. He spoke to me about these issues from time to time, and I saw that Steven with his kind heart to people, felt his employees were like family. He felt compelled to keep his staff, as I could see that the issue was definitely an emotional and financial strain on him. Steven being Steven tried to keep his staff as it was.

Then Steven and Shirley has a most tragic event hit them. The passing of their 20 year old son David. Their emotional upheaval was so overwhelming. Steven tried very hard to maintain his focus on his business and his life, but he was devastated and seemed like a part of him was lost. In the years that followed, he seemed to make several bad financial decisions within his business and found himself desperately trying to reverse and recover from them. I personally feel that Steven would have

eventually downsized his business and stayed on course if the loss of his son hadn't taken him so far off course.

Despite, or maybe because of all they had been through, Steven and Shirley have a very close relationship. Their love for one another is inspiring, and I know Steven deeply regrets that his mistakes have now affected Shirley. Steven has been open with me that for several years he was having business problems. He has told me that he is going to plead guilty to wire fraud. I understand that this is a felony and a federal offense, but I hope that there can be some compassion for a man who has a clean record throughout his life until the mistakes he made here. The man has been through enough tragedy for one life. Please let him continue working so that he can right his wrong.

Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth Birke". The signature is stylized with a large, looped "K" and a long, sweeping underline that extends to the right.

Kenneth Birke

EXHIBIT G

From: Hal Wilner halwilner@aol.com
Subject: Fwd: Steven Brown letter
Date: Dec 16, 2018 at 2:45:02 PM
To: halwilner@aol.com

December 17, 2018

To whom It May Concern,

My wife and I met Steven and Shirley Brown over 38 years ago , and when we discovered we were all transplanted New Yorkers, it was the start of a very wonderful and close friendship. In fact, the Browns were the catalyst for us moving to San Mateo in 1984 because they had just moved there

We have traveled together, shared many laughs and many tears (especially when their son, David, passed away suddenly in his sleep around 14 years ago). We have shared ALL life's events together from weddings, to births, to grandkids to Thanksgiving every year. I have also been their life insurance agent for over 35 years and can attest to how much love Steven has had and continues to have for his family.

I know it pained Steven deeply to come to me and explain the mistakes he made leading up to his criminal case. Steven is not the kind of person who would set about to harm another, he is in fact just the opposite: a caring person who was very proud of the business he built over many years. He cherished his business and his clients, which is why it is hard to imagine that he would take something that wasn't his. Nevertheless, I am sure that whatever mistakes Steven made made have definitely not been for a lavish lifestyle or material gains as Steven and Shirley have always lived modestly.

From the decades I have known this man, I feel confident that whatever Steven did was done for love of family and loyalty to his employees.

Please advise if my wife or I can be of further assistance.

Regards,

Hal Wilner



(415) 2725622

EXHIBIT H

June 28, 2019

Your Honor:

My name is Alana Makaya and I worked for Steven Brown from 1999 – 2015 as the office secretary. He gave me my first job right out of college though I had no experience and took the time to diligently and faithfully train me. Without him, I would not have the career I do today. During my 16 years working for BPM, I became very close to Mr. Brown and my other co-workers. We were like a family, and for me this was very meaningful because my own father was not able to actively be in my life. Mr. Brown took his place in many ways, and has shown me, and many, many others, a lot of love.

Not only did Mr. Brown hire me, he was even kind enough to employ my mother for a brief period when she was between jobs. He also gave my young godson his first “job” by allowing him to visit the office with me on occasion and do small things like taking out the trash. Mr. Brown was always like this, trying to help people of any age get a hand up and make something out of their lives. One gentleman in particular comes to mind as I write this letter. Willie was a guy down on his luck because of various mistakes he had made in life. I don’t believe he had an education and he seemed very poor. Mr. Brown somehow made his acquaintance and began giving him the job of washing his car on a regular basis. Sometimes, the materials Willie used were in very bad condition and I’m sure Mr. Brown probably had to have the work redone. Still, as Willie was dependent upon him, Mr. Brown compassionately continued to let him wash his car for the entire time I was there.

That said, I’m not excusing what Mr. Brown has done. He has confessed to me that he committed the crimes he’s being accused of, but that he had also already begun repaying some of the money. I am writing now to ask for leniency. I’ll not deny that I’m biased, given my love for the man. Still, I know Mr. Brown is committed to repaying his debts and hope that this is something that you are able to see as well.

Thank you.

Most Sincerely,


Alana Makaya (formerly Alana Parker)

EXHIBIT I

44 Gough Street, Suite 202, San Francisco, CA 94103
t 415.861.9980
bpm-re.com



December 14, 2018

To Whom it May Concern:

My name is Mel Camhi. I first met Steve Brown in 1977. At that time, he was working as a property manager for his brother-in-law, Jerry Bernstein who owned a company named Bernstein Realty located in Noe Valley. I became a real estate salesman there for the next 14 years. By that time, Steve had started his own business elsewhere on Market St.

Unfortunately, Jerry Bernstein and two other people all suffered violent deaths in a tragic incident that occurred on June 24, 1991 at Bernstein Realty. This all happened in the rear of the building where the back offices of Jerry Bernstein and myself were located. I missed getting involved in this situation by a mere half an hour or less. The perpetrator of this crime had once been a client of mine. I knew that he was disturbed, but certainly not to such an extent that he would take the lives of three people including himself. It could have been worse. I'm grateful.

In the aftermath of that tragedy, I had a lot of trouble finding regular full time employment for several years. I started psychotherapy and I was eventually told that I was suffering from Post Traumatic Stress Disorder because of the tragedy that I had endured. I finally approached Steve Brown who was by then running a fairly large and successful real estate business.

Although I had no prior experience, Steve created a position for me at his company as a Manager of Homeowners Associations. He also helped me a lot to understand what the job involved and how to do it effectively. Had it not been for Steve, my life might have turned out very differently and not for the better I can assure you of that. Steve has always done things like this for people too numerous to mention. He has always been well-liked by many people because of his generous and benevolent nature.

Steve had a son named David who unfortunately died unexpectedly and suddenly in his sleep in 2003. He was only twenty years old. David suffered from epilepsy. As a father, Steve loved David very much as did David love his father. This experience took a lot out of Steve. He became detached, depressed and even morose at times. Traces of the old Steve were still there, but part of his spirit seemed to leave this world with the loss of David. It was as though something had stopped inside of Steve. Perhaps one could say that it was as though his moral compass had shattered and his sense of right and wrong had become damaged and distorted.

Over the next several years, Steve seemed to slowly recover. His business grew and he continued to help people that needed jobs or work of some kind. In 2010, Better Property Management moved to its present location on Gough St. near Market St. At this point, I had no idea that Steve was in any kind of financial trouble. Finally, in 2015, it became clear that Steve had done something wrong financially. Soon we lost a majority of the HOA accounts as well as many of Steve's management accounts. At first it was not clear if BPM would survive, but somehow, miraculously, it did survive. It became clear that those accounts that stayed with Steve did so because they still believed in him-as do I.

This brings me to the present time. I am still employed at BPM as an HOA manager. I am 68 years old. I am financially unable to retire at this time-or anytime soon. I'm also too old to find a job elsewhere-if at all. Recently I had a severe attack of gout which is a most painful and debilitating disease. Since I could not move at all or care for myself in almost any way, I imposed myself on Steve Brown's generosity one more time. Steve came though for me without hesitation by bringing me food, medication and other necessary supplies. He also came by every day to see how I was doing while I was out of work for about a week. I know that he had better things to do other than tend to me.

I know that Steven has plead guilty to the felony of wire fraud and I now understand that he illegally took money from some of the HOA trust accounts. I also know that he deeply regrets it. He has the sincere intention of making restitution in anyway that he can. If he is forced to close BPM, he will be unable to fulfill that desire. That will also put myself and various other vendors out of work and in a precarious situation as well. Whatever decisions are made in this case legally, I would hope that the greatest good for the most people will be the guiding principle involved here, especially since Steve has proved himself to be a most beneficial friend and savior to those in his orbit.

In closing, I would like it known that while Steven did a bad thing, he is not a bad person. Far from it. Given all of his prodigious humanitarian and charitable acts, he has proven that he is redeemable and that he will continue to be a great benefit to society as long as he is given further opportunities to do so.

If needed, please do not hesitate to contact me:

1. melcamhi@bpm-re.com

2. (415) 994-3175 Cell

Sincerely yours,

A handwritten signature in cursive script that reads "Mel Camhi".

Mel Camhi

EXHIBIT J

January 16, 2019

To whom it may concern,

Firstly, I would like to say that this letter concerns a man who loved (his staff) "not wisely, but too well" (I am boldly stealing that phrase and perhaps giving it a new twist). Nevertheless, I shall begin. I started working for Steven Brown in April, 1980, and continued, formally, in his employ until December, 2012. I began as a Residential Property Manager and Leasing Agent. As time moved on, I ultimately became the Leasing Supervisor. I also participated in real estate sales as a sales agent. Although I participated in the occasional leasing of properties that were governed by Homeowners Associations, I was never directly involved in the day to day management of the HOA accounts operated by BPM.

In 2012, I was forced into retirement because of my surgeries: two total knee replacements, and, recently, a back surgery. I did not want to retire or stop working for Steven. I still wish that I could return. However, my physical limitations continue to make it impossible for me to perform certain aspects of my duties, i.e., physically inspecting properties.

I have known Steven Brown and his family for over 35 years. I have attended his joyous celebrations, as well as the heartbreaking gatherings. From his son's bris to his burial; Steve and Shirley's twenty-fifth wedding anniversary party, and his daughter's wedding and her son's bris. He also attended my family's celebrations.

When I heard, a few years ago, that Steven was experiencing a financial setback, I was already retired. My first thought was that he might need my help and support. I volunteered my now limited services, without any thought of monetary compensation and was willing to do so for however long it was necessary (I can still do computer work, etc.). I have never regretted this decision or viewed it as a sacrifice. Helping him could never be construed by me as a sacrifice. Although his need for my help has recently subsided, this offer, from me, remains open. Indeed, I still call him from time to time to inquire as to whether he needs any help from me, and my offer has not changed. I have only recently been informed of the details of his felony indictment and that his sentencing is approaching. I believe I would still try to be of help to him in any legal way possible.

Steve was very generous as an employer. Early during my employ, my mother passed away. It is the custom in my religion to "sit shiva" (a period of observed mourning), which I did. He did not "dock" me or penalize me in any way for taking time off to honor this custom. I was out of the office for over a week. When my late mother's landlord made life very difficult for me during this time of deep grief and mourning, it was Steven who hired and paid our attorney to write letters on my behalf to that landlord. We were always a small office and so it was necessary for us to "cover" for one another in case of an absence. Steve did a lot of the "covering"...no employer ever worked harder whether we were all present or not.

When my age qualified me for Medicare, I was resistant to enrolling, so Steve kept me insured with the private insurance I had always had. In retrospect, he should have been more insistent and tried to persuade me to enroll in Medicare...it was too expensive and unnecessary for me to remain with the private insurer.

I am confident that if Steven Brown is given the opportunity to read this letter he will not recall most of the incidents I have mentioned, because he just "did it"...his goodwill was spontaneous. As my Broker, he threw business my way whenever he could and was always fair in our commission split. He worked diligently on behalf of the clients I brought into the office. This meant a great deal to me because I treasured my clients.

When I got to know Steven 35 years ago, his dream was to be a small business owner. I hope, for his sake, and for the benefit of the many lives he has touched in his career, that he will be permitted to continue to embrace that dream. His "dream" did not bring him great wealth. He bought a home that required remodeling; most all of his vacations were to visit family in New York and, when his parents were alive, to visit them in Florida. In closing I would like to say that if there were more employers like Steven Brown, there would be less unhappiness in the workplace.

Thank you,

A handwritten signature in cursive script that reads "Felice L. Kaplan". The ink is dark and the signature is fluid.

Felice L. Kaplan

(415) 987-6715

EXHIBIT K



To Whom it may concern,

Steve Brown is a professional I have respected for many years and continue to hold in high regard. I'm aware Mr. Brown has pleaded guilty to a felony wire fraud and is going to be sentenced soon. I would like to share what I have experienced about Mr. Brown's character.

I have been a real estate agent since 1986. Mr. Brown was my broker for approximately 13 years starting in the mid 90's. Steve was very supportive of me and fair in our broker/agent relationship. His office had a family friendly environment and was always busy with frequent welcome visitors. I remember a wall of cards and desktop of gifts the modest office received during the holidays. Steve offered computer terminals to visiting brokers, tenants and professionals in the Market Street office which at the time was extraordinarily generous.

I will always appreciate that Steve encouraged my personal and career development. He helped me after work to study for my real estate broker designation 2004 as well as my Masters in Business from USF 2009. When I faced challenges in my personal life, Steve would lend a gentle caring ear. For example, in 1998-1999 my drinking became a problem. Steve was very supportive and helped me work toward sobriety. He agreed that I could attend AA meetings over lunch and during working business hours, encouraged me to stay sober, and found ways to modify my role in events when we were entertaining clients and booze was involved. Additionally, he continued to support my professional growth by channeling brokerage business my way and sharing his real estate expertise as he knew my resources were limited. His faith in me helped me to have faith in myself, and he continues to be supportive in my sobriety and others in recovery to this day.

My two children were similar in age to Steve and Shirley's son and daughter, so over the years we shared in the many challenges and joys of parenting. When his son, David died, Steve took it as well as anyone could, but in hindsight Steve may have lost enthusiasm for the business for a time. I recall that he didn't seem to be keeping up with the day to day operation of the business, and that some of his employees may have taken advantage of him during this time by working half steam yet continuing to collect a full paycheck. Steve always supported his staff, even after and maybe in spite of his personal tragedy.

Toward the end of my time working as an agent with Steve, in approximately 2008, the business needed a new software system to be competitive in our market. I remember that the critical client portal software implementation was met with a ton of resistance by the same senior employees who seemed to be slacking off, in my opinion. I know that the lack of cooperation by his key employees was extremely frustrating for Steve, but he never let any of his staff go. Steve just tried to make the new software system work by doing it all himself, which is not really a workable solution. In the process, some clients were lost yet Steve remained loyal with his long term staff. This was just the way Steve operated: he was loyal and believed that he could help his employees, where other business owners would have found employees to help the business.

I hope that my perspective is useful to show what kind of a person Steven Brown has been. He is kind, compassionate, and wanted to nurture the growth of all of us who were fortunate enough to work for him.

Thomas Redmond
Broker/owner

EXHIBIT L

December 18, 2018

My name is Daniel Edelman. I am the retired President of a multi-billion dollar retailer. I have known Steven Brown for over 30 years. Steven and his wife Shirley are part of our small, very close group of friends. His children and our children are still the best of friends.

Steven recently told me about his criminal case. I have known Steven to be an honest and trustworthy friend, and I was surprised and shocked by what he was telling me. As Steven explained to me what happened, he stated repeatedly how stupid he was and what a mistake he has made. It was so out of character for the Steven I know.

I have some insight into Steven's decision-making process over the years that may be relevant to the sentence he receives in his case. Steven and I would routinely talk about business issues over the years. He told me that he paid 100% of his employee's health care costs, and I often told him I thought he was crazy for doing that. I told him no one pays a 100% anymore. He always defended his practice, stating he wanted to take care of his employees, many who had worked for him for a long time. When Steven told me about the financial mess his business was in leading up to his unlawful taking from the homeowner accounts, he acknowledged that should have streamlined his business and reduced his costs to avoid the financial trouble.

From my perspective, as a former business executive and also a dear friend of Steven, I think that his compassion and concern for his employees would not allow him to structurally reduce his costs. I think his desire to protect his employees intensified after the death of his son David.

I also think it is worth mentioning that Steven and Shirley did not live a lavish lifestyle. In fact, it was apparent to our close group of friends that money was always tight with The Brown's. For example, my wife and I travel often with our close group of friends, and although we always asked the Browns to join, they would say that they couldn't. We have only traveled twice with the Browns in the last 15 or so years. They rarely traveled and when they did it was almost always for family. When we went out to dinner with the Browns we would pick a modestly priced restaurant so as not to make them uncomfortable. Even before I knew about Steven's

criminal case, I could see that Steven was downsizing his life for many years. Now I see the full reason why, and I am saddened by it.

Sincerely,

A handwritten signature in cursive script, appearing to read "Dan Edelman", followed by a horizontal line.

Dan Edelman

(415) 299-3515

EXHIBIT M

April 23, 2019

Dear Judge Breyer,

I have known Steven Brown for almost 55 years, having met him when we were 15 years old and worked together in the snack bar of a low-end department store in New York. Steve and I hit it off immediately and he introduced me to four of his closest friends from elementary school. We quickly became known as "the Big Six", the closest of friends who were inseparable and have remained so through today.

When we were about eighteen, Steve started dating a young girl who he was truly in love with, but she broke up with him after about a year or so. I'm not proud of the fact that I started dating that girl...behind his back, because I knew it would hurt him. As you might imagine, as close as we were, it was hard to keep that a secret. When Steve found out, rather than being envious and upset, he wished me luck and said if he couldn't date her, he was glad that I was with her...and said if I were smart, I'd marry her. I did eventually marry that girl and 46 years later we have 3 amazing kids and 8 grandkids.

I have been incredibly lucky and blessed in my personal life, as well as my business career. Coming from a very humble background, I was driven to provide a better life for my family. I received my MBA in finance and began a 40+ year career in business that eventually led to a number of President/CEO positions, and a Managing Director's role at a major Private Equity firm.

My financial success enabled me to help support one member of the Big Six (Arnie) when he came down with Huntington's Disease at a young age. Steve also stepped-up and contributed financially and emotionally to secure Arnie's well being. He made several trips a year from San Francisco to visit Arnie and spend time with him in New York. The sicker Arnie got, the more time Steve would spend away from his family and business to care for him. Steve also worked diligently and was instrumental in eventually getting Arnie admitted to Cardinal Cooke, where they had a special unit for the care of patients with HD.

I know Steve recently pled guilty to wire fraud, which I still have trouble accepting because I know Steve is not an inherently dishonest or deceitful person. He is a good man with a heart of gold, though business acumen is probably not among his many attributes. I remember speaking to Steve about how he could expand his business by hiring someone to manage operations, giving him the opportunity to spend his time doing what he does well: building relationships and selling. Unfortunately, he was always far too loyal to his employees, even when it was abundantly clear they were not effective at their jobs.

When he and Shirley suffered the sudden loss of their son David, finding him lifeless in his bed one morning, I can't even imagine what that does to a person. Whatever fire he had in his belly, vanished at that point and I don't think he has ever recovered...although the recent birth of his grandson, Hudson, has given both Steve and Shirley a new hopefulness for life.

I love Steve Brown, and just hope and pray you can somehow look beyond his lack of business judgement and the crime he has committed, and see him for what he really is...a truly good person with a huge heart, who has clearly already experienced more tragedy in his life than he deserves.

Respectfully yours,


Glenn Fischer
Cell: 646-704-4501